

**Fill in this information to identify the case:**

Debtor 1 Joseph Donald Lewis aka Joseph D. Lewis aka Joseph Lewis

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: MIDDLE District of PA  
(State)

Case number 5:22-bk-00635-MJC

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC.Court claim no. (if known): 16Last 4 digits of any number you use to  
identify the debtor's account: 1156 \_\_\_\_\_Date of payment change:  
Must be at least 21 days after date  
of this notice 05 / 01 / 2023New total payment: \$ 925.12  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 406.96New escrow payment: \$ 458.19**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Joseph Donald Lewis aka Joseph D. Lewis aka Joseph Lewis

First Name

Middle Name

Last Name

Case number (if known) 5:22-bk-00635-MJC

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**



/s/ Andrew M. Lubin

Signature

03/23/2023

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Print:

Andrew M. Lubin

First Name

Middle Name

Last Name

Title

Attorney for creditor

Company

McCabe, Weisberg &amp; Conway, LLC

Address

1420 Walnut Street, Suite 1501

Number

Street

Philadelphia, PA 19102

City

State

ZIP Code

Contact phone ( 215 ) 790 - 1010

Email ecfmail@mw-c-law.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Joseph Donald Lewis aka Joseph D. Lewis  
aka Joseph Lewis

Debtor(s)

PennyMac Loan Services, LLC., or its Successor  
or Assignee

Movant

vs.

Joseph Donald Lewis aka Joseph D. Lewis aka  
Joseph Lewis

Jack N Zaharopoulos

Respondent(s)

Chapter 13

Bankruptcy No. 5:22-bk-00635-MJC

**CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Andrew M. Lubin, attorney for PennyMac Loan Services, LLC., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 03/23/2023

Joseph Donald Lewis aka  
Joseph D. Lewis aka Joseph  
Lewis  
93 Penn St  
Kingston, PA 18704-2619

Jason Paul Provinzano  
Law Offices of Jason P.  
Provinzano, LLC  
16 W. Northampton Street  
Wilkes Barre, PA 18701  
Attorney for Debtor

Jack N Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Trustee

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101

/s/ Andrew M. Lubin

MARGARET GAIRO, ESQUIRE ID # 34419  
MARISA MYERS COHEN, ESQUIRE ID #87830  
ANDREW M. LUBIN, ESQUIRE ID # 54297  
Attorney for PennyMac Loan Services, LLC.  
1420 Walnut Street, Suite 1501  
Philadelphia, PA 19102  
Telephone: (215) 790-1010  
Facsimile: (215) 790-1274  
Email: [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)



P.O. BOX 514387  
LOS ANGELES, CA 90051-4387

## Escrow Account Disclosure Statement

**Statement Date:** March 9, 2023

**Property Address:**

93 PENN ST  
KINGSTON PA 18704



**Questions?** Visit our website @

**www.PennyMac.com**

(800) 777 - 4001 (Se Habla Español)

M - F: 5:00 AM - 6:00 PM PT

Sat: 7:00 AM - 11:00 AM PT

### Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("PennyMac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

### Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Escrow Reserve section on page 3 for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount with Spread Shortage Over 12 Months
Principal and Interest	\$466.93	\$466.93
Escrow Payment	\$406.96	\$427.51
Escrow Reserve Payment	\$0.00	\$30.68
Total Payment Amount	\$873.89	\$925.12

Please start making the 'New Monthly Payment Amount' on May 1, 2023. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

### Projected Escrow Account Activity

Over the next year, PennyMac expects to pay \$5,130.12 from your escrow account. Your new monthly escrow payment is \$427.51.

Escrow Item Description	Annual Amount	Monthly Amount
Hazard Ins:	\$2,366.76	
City Tax:	\$660.45	
School Tax:	\$1,329.87	
Mortgage Insurance:	\$773.04	
Total Payments from Escrow:	\$5,130.12	÷ 12 = \$427.51

### Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from May 01, 2023 through April 30, 2024. These amounts may change when the actual payments become due.

Month	Escrow Deposit(s)	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance Payment(s)	Projected Balance
Beginning Escrow Balance					\$786.82
May 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$1,149.91
Jun 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$1,513.00
Jul 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$1,876.09
Aug 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$2,239.18
Sep 2023	\$427.51	\$1,329.87	\$0.00	\$64.42	\$1,272.40
Oct 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$1,635.49
Nov 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$1,998.58
Dec 2023	\$427.51	\$0.00	\$0.00	\$64.42	\$2,361.67
Jan 2024	\$427.51	\$0.00	\$2,366.76	\$64.42	\$358.00 <sup>1</sup>
Feb 2024	\$427.51	\$0.00	\$0.00	\$64.42	\$721.09
Mar 2024	\$427.51	\$660.45	\$0.00	\$64.42	\$423.73
Apr 2024	\$427.51	\$0.00	\$0.00	\$64.42	\$786.82
Ending Escrow Balance					\$786.82
Totals	\$5,130.12	\$1,990.32	\$2,366.76	\$773.04	

<sup>1</sup> Lowest projected balance.

### Your Escrow Shortage and/or Reserve

Based on the projected activity above, our review shows that you have an additional required balance of \$368.17 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	\$358.00
Minimum Required Balance	\$726.17
Escrow Shortage and/or Escrow Reserve	\$368.17

PennyMac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

## Escrow Account History

The following is the statement of activity in your escrow account from May 01, 2022 through April 30, 2023.

Last year, we anticipated that payments from your account would be made during this period equaling \$4,883.59. Your lowest monthly balance should not have exceeded \$682.56, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

Month	Payments		Disbursements		Escrow Balance		Projected	Actual
	Projected	Actual	Projected	Description	Actual	Description		
<b>Beginning Escrow Balance</b>							\$1,046.02	\$412.91
May 2022	\$406.96	\$0.00 *	\$65.68	MIP/PMI	\$65.68	MIP/PMI	\$1,387.30	\$347.23
Jun 2022	\$406.96	\$406.96	\$65.68	MIP/PMI	\$65.68	MIP/PMI	\$1,728.58	\$688.51
Jul 2022	\$406.96	\$406.96	\$65.68	MIP/PMI	\$65.68	MIP/PMI	\$2,069.86	\$1,029.79
Aug 2022	\$406.96	\$406.96	\$65.68	MIP/PMI	\$65.68	MIP/PMI	\$2,411.14	\$1,371.07
Sep 2022	\$406.96	\$406.96	\$1,442.60	MIP/PMI, School Tax	\$65.68 *	MIP/PMI	\$1,375.50	\$1,712.35
Oct 2022	\$406.96	\$406.96	\$65.68	MIP/PMI	\$65.68	MIP/PMI	\$1,716.78	\$2,053.63
Nov 2022	\$406.96	\$406.96	\$65.68	MIP/PMI	\$65.68	MIP/PMI	\$2,058.06	\$2,394.91
Dec 2022	\$406.96	\$406.96	\$65.68	MIP/PMI	\$2,432.44 *	Hazard Ins, MIP/PMI	\$2,399.34	\$369.43
Jan 2023	\$406.96	\$406.96	\$2,123.74	Hazard Ins, MIP/PMI	\$65.68 *	MIP/PMI	\$682.56	\$710.71
Feb 2023	\$406.96	\$406.96	\$65.68	MIP/PMI	\$1,394.29 *	MIP/PMI, School Tax	\$1,023.84	(\$276.62) <sup>2</sup>
Mar 2023	\$406.96	\$406.96	\$726.13	City Tax, MIP/PMI	\$0.00 *		\$704.67	\$130.34
Apr 2023	\$406.96	\$1,381.35 *E	\$65.68	MIP/PMI	\$724.87 *E	City Tax, MIP/PMI	\$1,045.95	\$786.82
<b>Ending Escrow Balance</b>							\$1,045.95	\$786.82
<b>Totals</b>	\$4,883.52	\$5,450.95	\$4,883.59		\$5,077.04			




<sup>2</sup> Lowest actual balance.

An asterisk "\*" beside an amount indicates a difference from projected activity, either in the amount or the date.

The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.

At the time of analysis, PennyMac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

## Other Important Information

<b>How to Contact Us</b>	 <a href="http://www.PennyMac.com">www.PennyMac.com</a> Available 24/7 on all your devices: PC, Tablet, and Mobile. <i>El sitio web y las declaraciones están disponibles en español.</i> <b>Go Paperless today!</b>	 <a href="#">PennyMac Customer Service:</a> (800) 777 - 4001 M - F: 5:00 AM - 6:00 PM PT Sat: 7:00 AM - 11:00 AM PT <b>Fax:</b> (866) 577 - 7205	 PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387
<b>How to Make a Payment</b>	<b>Auto-Pay</b> *: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. <b>Pay Online:</b> Make a one-time payment on our website.	<b>Pay-by-Phone:</b> (800) 777-4001 <i>(Fees may apply to use this service)</i> <b>Western Union:</b> Code City: <i>PennyMac</i> Pay To: <i>PennyMac Loan Services</i> Code State: <i>CA</i> ID Number: <i>Enter Loan Number</i>	<b>Check</b> **: Mail to PennyMac: <b>Standard Address:</b> P.O. Box 660929 Dallas, TX 75266-0929 <b>Overnight Address:</b> Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
<b>Tax and Insurance Information</b>	<b>Property Tax Bills:</b> If you receive a tax bill, you do not need to take any action. <b>(Please note:</b> Supplemental/ Additional tax bills are the responsibility of the homeowner; PennyMac will pay them from the escrow account upon request.)	<b>General Insurance Questions:</b> (866) 318-0208 <b>Insurance Information:</b> Any time there is a change to your insurance policy please provide your insurance carrier the following information: <b>Mortgagee Clause:</b> PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
<b>Credit Reporting Information</b>	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
<b>Important Consumer Information</b>	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		
<b>Requests for prior payment adjustments:</b> To request funds for a prior payment be applied differently, you <b>must</b> notify PennyMac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.			

\* If you are enrolled in a PennyMac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.

\*\* When you pay with a check, you authorize PennyMac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day PennyMac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

**NEW YORK** - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting [www.dfs.ny.gov](http://www.dfs.ny.gov).

**NORTH CAROLINA** - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

**OREGON** - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).



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